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AUTHOR	Fossey, Richard, Ed.; Bateman, Mark, Ed.
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ABSTRACT

The 10 chapters of this book on the effects of the federal student loan program focus on five major issues: first, that expanding access to postsecondary education is in the national interest; second, the inconsistency in student loan policy; third, increasing federal regulation of higher education; fourth, the fact that rising costs are making higher education inaccessible to more families; and, fifth, the fact that some student borrowers do not benefit from student loans. Following the introductory chapter (Richard Fossey), chapters titles are: (1) "The Dizzying Growth of the Federal Student Loan Program: When Will Vertigo Set In?" (Richard Fossey); (2) "Why Is a High School Diploma No Longer Enough?: The Economic and Social Benefits of Higher Education" (Terry G. Geske and Elchanan Cohn); (3) "How Will We Do More with Less?: The Public Policy Dilemma of Financing Postsecondary Educational Opportunity" (Thomas G. Mortenson); (4) "The Growing Loan Orientation in Federal Financial Aid Policy: A Historical Perspective" (James C. Hearn); (5) "Federal Student Aid Regulations: Next Steps" (Jamie P. Merisotis); (6) "How Do Loans Affect the Educational Decisions of Students?: Access, Aspirations, College Choice, and Persistence" (David A. Campaigne and Don Hossler); (7) "Who Defaults on Student Loans? The Effects of Race, Class and Gender on Borrower Behavior" (James Fredericks Volkwein and Alberto F. Cabrera); (8) "Trade School Defaults: Proprietary Schools and the Federal Family Educational Loan Program" (Michael D. Coomes); (9) "Are Bankruptcy Courts Creating 'the Certainty of Hopelessness' for Student Loan Debtors? Examining the 'Undue Hardship' Rule" (Richard Fossey); and (10) "Condemning Students to Debt: Some Conclusions and Reflections' (Richard Fossey). (Individual chapters contain references.) (DB)

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